UNITED STATES BANKRUPTCY COURT

Eastern District Of Wisconsin

In re Jeanne M Kurimski,

Case No. 19-20601-beh

TRANSFER OF CLAIM SERVICING

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee Servicer hereby gives evidence and notice of the transfer of servicing for the claim referenced in this notice.

Nationstar Mortgage LLC
Name of Transferee Servicer

Arvest Central Mortgage Company
Name of Transferor Servicer

Creditor Name: Lakeview Loan Servicing, LLC

Court Claim # (if known): 4-2 Amount of Claim: \$116,073.24 Date Claim Filed: 05/26/2022

Name and Address where notices to Transferee Servicer should be sent:

Nationstar Mortgage LLC

PO Box 619096 Dallas, TX 75261-9741

Phone: <u>877-343-5602</u>

Last Four Digits of Acct #: 0508

Phone: N/A

Last Four Digits of Acet. #: 5424

Name and Address where Transferee Servicer payments should be sent (if different from above):

c/o Nationstar Mortgage LLC PO Box 619094 Dallas, TX 75261-9741

Phone: 877-343-5602

Last Four Digits of Acct #: 1571

Transferee Servicer's Agent or Attorney

Date:

Page 1 of 5





OUR INFO
ONLINE
www.mylakeviewloan.com

YOUR INFO
DEBTOR(S)
JEANNE KURIMSKI
CASE NUMBER
1920601
LOAN NUMBER



GREEN BAY, WI 54304

JEANNE KURIMSKI 1646 BIRCHWOOD DR GREEN BAY, WI 54304

Dear JEANNE KURIMSKI:

The servicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from CENTRAL MORTGAGE COMPANY to Mr. Cooper effective 8/1/2022. The servicing of the mortgage loan will be handled by the Bankruptcy Department at Mr. Cooper.

This transfer does not affect any term or condition of the mortgage instruments or applicable treatment in current bankruptcy proceedings, other than terms directly related to the servicing of your loan such as where to send your payments or make inquiries related to the mortgage loan.

Except in limited circumstances, the law requires that your prior servicer send you this notice at least 15 days before the effective date of transfer or at closing. Your new servicer must also send you a notice of the transfer no later than 15 days after this effective date or at closing.

Your prior servicer was CENTRAL MORTGAGE COMPANY. If you have any questions relating to the transfer of servicing, please do not hesitate to contact their Customer Service Department at 800-366-2132 or via mail at 801 JOHN BARROW STE 1, LITTLE ROCK, AR 72205.

Your new Servicer is Mr. Cooper and your new loan number will be 1875. If you have any questions relating to the transfer of servicing to Mr. Cooper, you may call the Bankruptcy Department at 877-343-5602 between the hours of Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT). Please note the following important address information for the Bankruptcy Department at Mr. Cooper:

Correspondence Address: Mr. Cooper PO Box 619096 Dallas, TX 75261-9741

Payment Address: Mr. Cooper PO Box 619094 Dallas, TX 75261-9741

The date that your prior servicer will stop accepting payments from you is 7/31/22. The date that your new servicer will start accepting payments from you is 8/1/2022. Send all payments due on or after that date to your new servicer.



If your bankruptcy plan requires you to make post-petition mortgage payments directly to the bankruptcy trustee, please continue to send the payments pursuant to the bankruptcy plan and not to the address above.

The transfer of the servicing of the mortgage loan will require you to contact all hazard and flood insurers to add Mr. Cooper as loss payee with the below address and information. For escrow accounts, insurers need to send billing statements/invoices to Mr. Cooper Loss Payee. Be sure to provide Mr. Cooper with a copy of the Notice to the Insurance Provider.

Nationstar Mortgage LLC Its Successors and/or Assigns P.O. Box 7729 Springfield, OH 45501-7729

If your loan has optional insurance, your mortgage life insurance, disability insurance and/or other optional products will be discontinued at the time of transfer. If you wish to maintain coverage, you must contact your provider about direct billing. If your loan does not have optional products, and you wish to obtain them, you will need to contact an optional insurance provider.

If you were making payments to the prior servicer by means of automatic deduction or monthly reoccurrence of Western Union payments, this service will not continue with Mr. Cooper due to the bankruptcy status of the loan. Once the loan is no longer in a bankruptcy status, you can set up automatic payments with Mr. Cooper by contacting the Customer Service Department.

If you authorize your bank or credit union online bill payment system to automatically pay your mortgage payment, you will need to tell your bank or credit union to make those payments to Mr. Cooper

If you are currently participating in, or being considered for, a foreclosure avoidance program or loan modification program, the prior servicer will be transferring to us any supporting documentation you may have submitted. Until the transfer date, you should continue to make your payments (i.e., trial payments, if attempting to qualify for a modification) to the prior servicer. After transfer, you should make all payments to **Mr. Cooper** at the address above. Unless you have received a decision from the prior regarding qualification for these programs, decisions regarding qualification for these programs will be made by Mr. Cooper. If you have received a decision from the prior servicer, we will be advised of that decision and will complete the processing of your workout, in accordance with that decision.

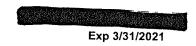
If your intention is to retain the property and you are interested in loss mitigation opportunities outside of the bankruptcy process, please contact our Bankruptcy Loss Mitigation representatives at 877-343-5602, Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT). If you are represented by counsel in your bankruptcy proceeding, please be aware that we will need written authorization from your counsel to speak with you directly regarding available loss mitigation options.

Under federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late and a late fee may not be imposed.

Sincerely,

Mr. Cooper

U.S. Department of Housing and Urban Development Office of Housing



Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

 Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA; however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

form **HUD-92070** (6/2017)

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF WISCONSIN

IN RE Jeanne M. Kurimski Debtor.	Chapter: 13 Case No. 19-20601 -beh
CER	TIFICATE OF SERVICE
I hereby certify that on August 3s case and served upon the following parties	2022, the transfer of claim was electronically filed in this s using the ECF system:
Rebecca R. Garcia Trustee	
Eastern District U.S. Trustee	
Matthew R DeMark	
I further certify that on the same d Service to the following non-ECF participates	ate, I mailed the same document(s) by the United States Postal ants:
Jeanne M. Kurimski 1646 Birchwood Dr Green Bay, WI 54304-2937	
Dated this day of Augu	Jemifer J Janett, Bankruptcy Analyst Gray & Associates, L.L.P.

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.